

United States Bankruptcy Court
Southern District of Mississippi

In re:
Jason Lafayette Hobgood
Lindsey Michelle Hobgood
Debtors

Case No. 20-50205-KMS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-6

User: mssbad

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Date Rcvd: Apr 10, 2025

Form ID: 3180W

Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Jason Lafayette Hobgood, Lindsey Michelle Hobgood, 42 Toxie Spence Rd, Carriere, MS 39426-9134
4840002	+ Bobbie White, 270 Cherokee Trail, Seymour, TN 37865-5016
4840003	+ Carlsbad National Bank, 202 W Stevens St, Carlsbad, NM 88220-5837
4840010	+ Frost-Arnett Co, P.O. Box 1280, Oaks, PA 19456-1280
4840011	+ Highland Community Hos, P.O. Box 909, Picayune, MS 39466-0909
4840015	+ Pelican Urgent Care, 1375 Corporate Square, Slidell, LA 70458-3147
4840016	+ Southern Bone & Joint, 3688 Veterans Memorial, Ste 200, Hattiesburg, MS 39401-8246

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4840001	+ Email/Text: bankruptcy@bxs.com	Apr 10 2025 19:40:00	Bancorp South, PO Box 3370, Tupelo, MS 38803-3370
4849153	EDI: CRFRSTNA.COM	Apr 10 2025 23:41:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OHIO 44181-8011
4881228	^ MEBN	Apr 10 2025 19:37:16	Carlsbad National Bank, c/o Triad Financial Services, 13901 Sutton Park Dr. S., Suite 300, Jacksonville, FL 32224-0230
4840004	+ EDI: CITICORP	Apr 10 2025 23:41:00	Citibank, Po Box 6497, Sioux Falls, SD 57117-6497
4840005	+ EDI: WFNNB.COM	Apr 10 2025 23:41:00	Comenity Bank, Po Box 182789, Columbus, OH 43218-2789
4840006	+ Email/Text: lindsay.currie@communitybank.net	Apr 10 2025 19:40:00	Community Bank, PO Box 59, Forest, MS 39074-0059
4840007	+ EDI: CRFRSTNA.COM	Apr 10 2025 23:41:00	Credit First National, PO Box 81315, Cleveland, OH 44181-0315
4840009	Email/Text: bk@freedomfinancialnetwork.com	Apr 10 2025 19:40:00	Freedom Plus, Attn: Bankruptcy Dept, POBox 2340, Phoenix, AZ 85002-2340
4880807	EDI: JEFFERSONCAP.COM	Apr 10 2025 23:41:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
4840012	+ Email/Text: melissa.martin@kfcu.org	Apr 10 2025 19:40:00	Keesler FCU, PO Box 7001, Biloxi, MS 39534-7001
4840013	+ Email/Text: melissa.martin@kfcu.org	Apr 10 2025 19:40:00	Keesler Federal Credit Union, P.O. Box 7001, Biloxi, MS 39534-7001
4840014	+ Email/Text: bankruptcy@ochsner.org	Apr 10 2025 19:40:00	Ochsner Health System, P.O. Box 61838, New Orleans, LA 70161-1838
4840017	+ EDI: SYNC		

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		Apr 10 2025 23:41:00	Synchrony Bank, PO Box 105972, Atlanta, GA 30348-5972
4840019	Email/Text: bankruptcy@towerloan.com		
		Apr 10 2025 19:40:00	Tower Loan, PO Box 320001, Flowood, MS 39232
4840018	+ EDI: CITICORP		
		Apr 10 2025 23:41:00	The Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
4881332	+ Email/Text: bankruptcy@towerloan.com		
		Apr 10 2025 19:40:00	Tower Loan of Mississippi, LLC, P.O. Box 320001, Flowood, MS 39232-0001
4840020	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		Apr 10 2025 19:40:00	Toyota Financial Ser, 440 E Huntington, Arcadia, CA 91006-3776
4870781	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com		
		Apr 10 2025 19:40:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
4947173	Email/PDF: bncnotices@becket-lee.com		
		Apr 10 2025 19:49:24	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4840008	EDI: USBANKARS.COM		
		Apr 10 2025 23:41:00	Elan Financial Service, PO Box 108, Saint Louis, MO 63166
TOTAL: 20			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		TOWER LOAN OF MISSISSIPPI, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2025 at the address(es) listed below:

Name	Email Address
Rebecca Guion Burton	on behalf of Creditor TOWER LOAN OF MISSISSIPPI LLC gburton@towerloan.com
Thomas Carl Rollins, Jr	on behalf of Joint Debtor Lindsey Michelle Hobgood trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
Thomas Carl Rollins, Jr	on behalf of Debtor Jason Lafayette Hobgood trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	

District/off: 0538-6

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USTPRegion05.JA.ECF@usdoj.gov

Warren A. Cuntz T1, Jr.

wcuntzcourt@gport13.com waccourt1@gmail.com

TOTAL: 5

Information to identify the case:

Debtor 1	Jason Lafayette Hobgood	Social Security number or ITIN	xxx-xx-0259
	First Name Middle Name Last Name	EIN	__-__-__
Debtor 2	Lindsey Michelle Hobgood	Social Security number or ITIN	xxx-xx-3491
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-__-__

United States Bankruptcy Court for the **Southern District of Mississippi**

Case number: **20-50205-KMS**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jason Lafayette Hobgood
aka Jason L Hobgood

Lindsey Michelle Hobgood
fka Lindsey Michelle Furr

Dated: 4/10/25

By the court: /s/Katharine M. Samson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.